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PATENT APPLICATION TRANSMITTAL LETTER

In re: Application of:
Ethan Rappaport and Arthur Swanberg

Filed: Concurrently Herewith

For: REWARDS PROGRAM USING ELECTRONICALLY ENCODED INSTRUMENTS

COMMISSIONER FOR PATENTS
BOX PATENT APPLICATION
WASHINGTON, D.C. 20231

Dear Sir:

Enclosed are the following documents:

- 19 pages of specification, and 1 page of Abstract.
- 4 sheets of informal drawings.
- Declaration and Power of Attorney (signed and attached to application).
- Small Entity Statement.



23973

PATENT TRADEMARK OFFICE

CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.10

EXPRESS MAIL Mailing Label Number: EL 813776792 US
Date of Deposit: July 20, 2001

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TOTAL	46 - 20 =	26
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SMALL ENTITY RATE	Fee \$355
x 9 =	234
x 40 =	160
	+270
TOTAL	\$749

OTHER THAN SMALL ENTITY	Fee \$ 710
x 18 =	
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TOTAL	\$

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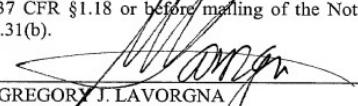
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The Issue Fee set in 37 CFR §1.18 or before mailing of the Notice of Allowance, pursuant to 37 CFR §1.31(b).


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